

total reserves and the total deposits of the respective dates:

Imports	64,888,856	12,027,703
Excess of exports	89,161	Changes
Specie	89,161,206	89,161,206
General Merchandise	52,221,300	52,221,300
Total	137,382,506	137,382,506
Less dividends	26,400	
Total reserves	110,976,106	110,976,106
Reserve required	151,184,300	151,184,300
Against deposits	151,184,300	151,184,300
Surplus	113,485,506	113,485,506

The Clearing House statement of day-to-day was as follows: EXCHANGES, \$1,041,134,400; GOLD, \$47,016; FOR THE WEEKS EXCHANGES, \$749,319; SPECIE, \$1,786,814; AGAINST EXCHANGES, \$1,786,814; LAST WEEK OF \$771,364,108 AND BALANCES OF \$23,155.

The following are the changes for the corresponding weeks of the three preceding years: 1895—Loans decreased \$25,400, cash decreased \$45,600; deposits decreased \$48,885,100. 1896—Loans increased \$2,887,700, cash increased \$81,500; deposits decreased \$48,885,100, and surplus reserves increased \$1,203,275; 1894—Loans decreased \$20,000, cash increased \$2,828,300; deposits increased \$847,800, and surplus reserves increased \$1,369,350.

The following table shows the bank holdings on the respective dates:

Loans	Oct. 19, 1895	Oct. 17, 1895	Oct. 19, 1896
Specie	60,150,000	59,150,000	60,150,000
Deposits	56,000,000	60,000,000	57,747,700
Total	116,150,000	119,150,000	117,897,700
Reserve required	118,000,000	118,000,000	118,000,000
Against deposits	118,000,000	118,000,000	118,000,000
Surplus	113,850,000	111,901,000	114,014,700

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